

RISK SOLUTIONS

From Flintstones to Jetsons

How Digital Strategy Is Reshaping Bank Risk

RMA West Michigan Chapter
2026

Presented By:
Brown & Brown Risk Solutions

*Brown & Brown RS Insurance Services, LLC
In CA: BBRS Insurance Services*



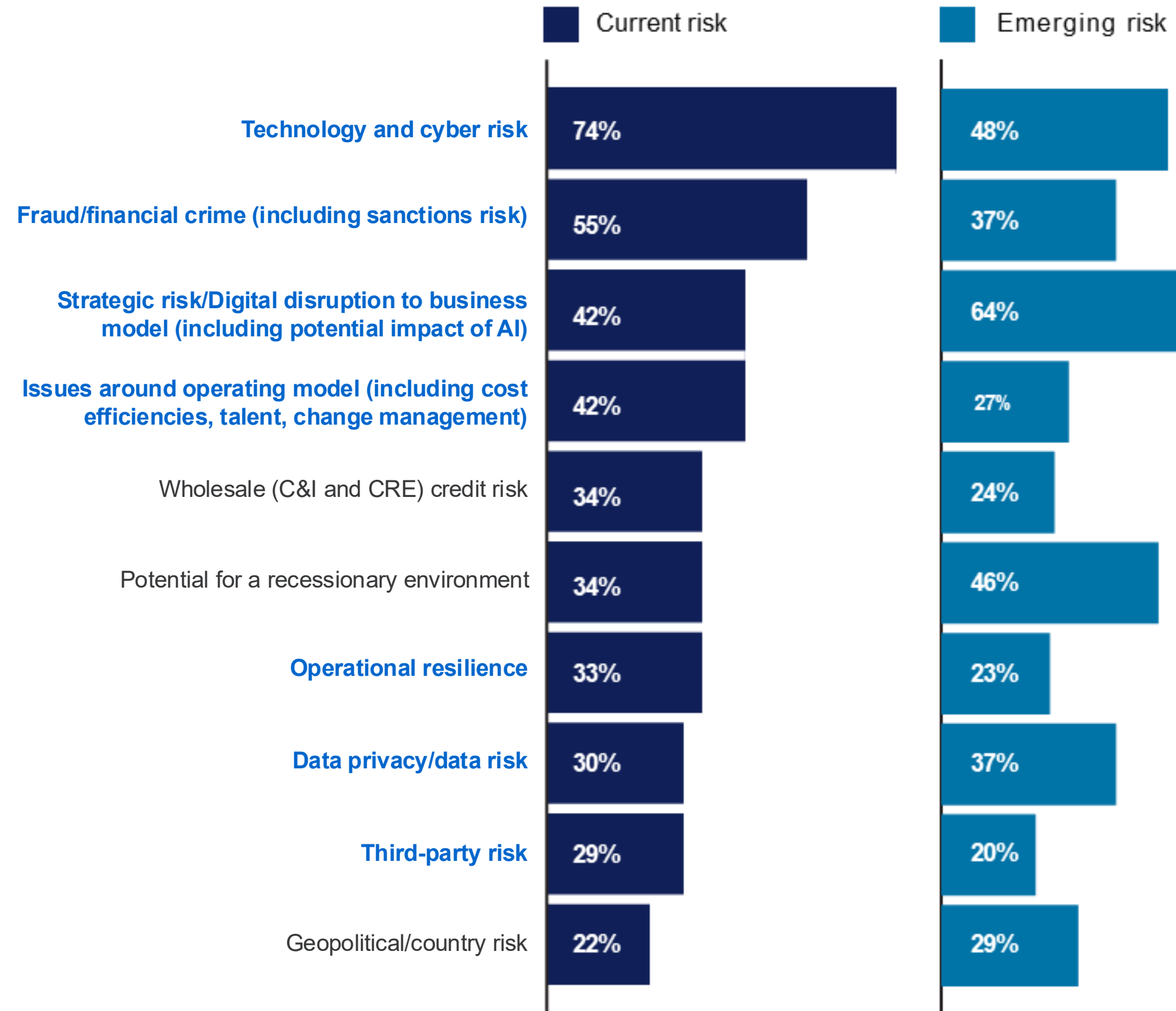


Results From

The 2026 ProSight CRO Outlook Survey:

TECHNOLOGY'S PROMISE AND PERIL

TOP RISKS



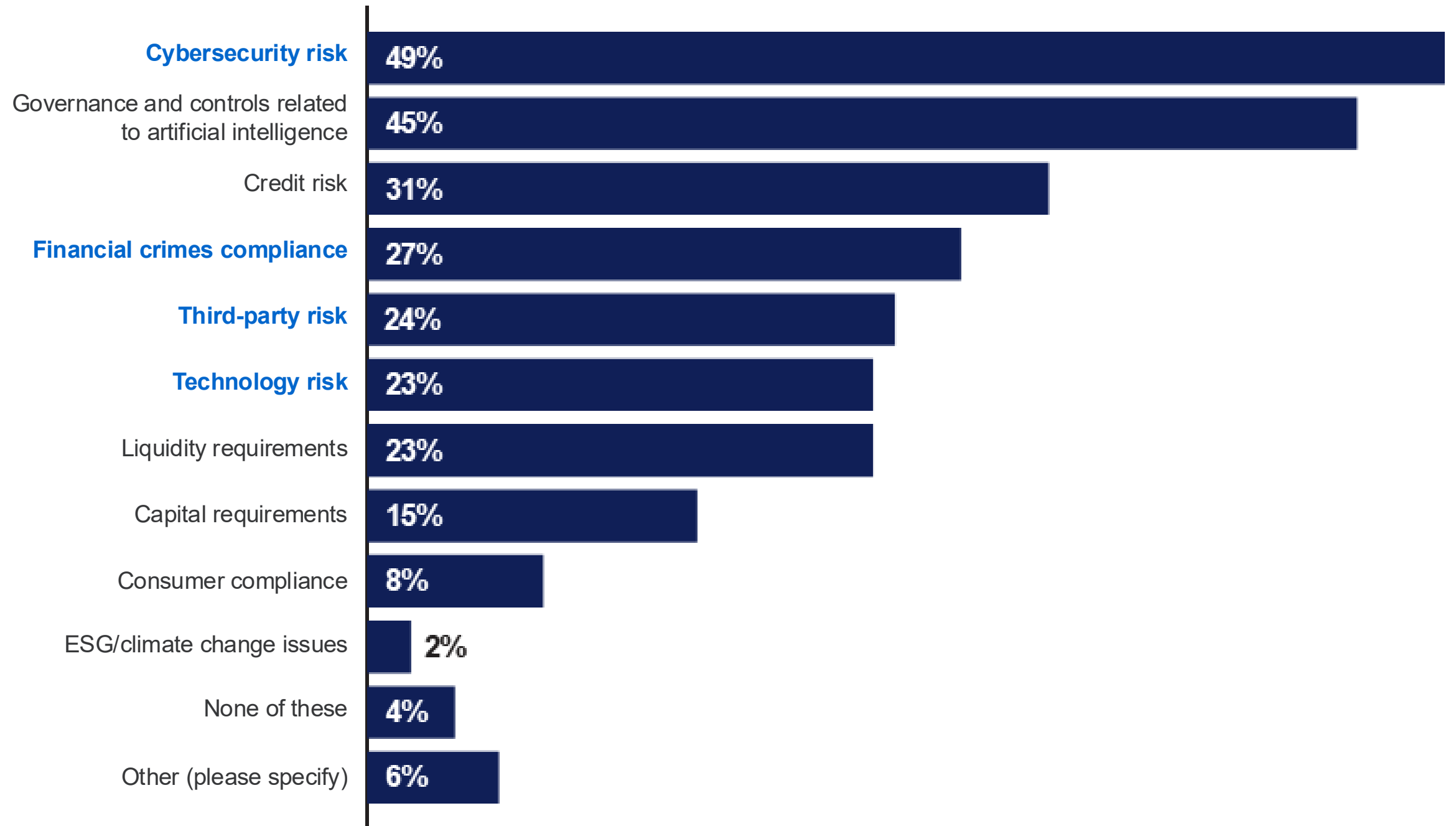


Results From

The 2026 ProSight CRO Outlook Survey:

TECHNOLOGY'S PROMISE AND PERIL

WHERE DO YOU EXPECT REGULATORY PRESSURE TO INTENSIFY



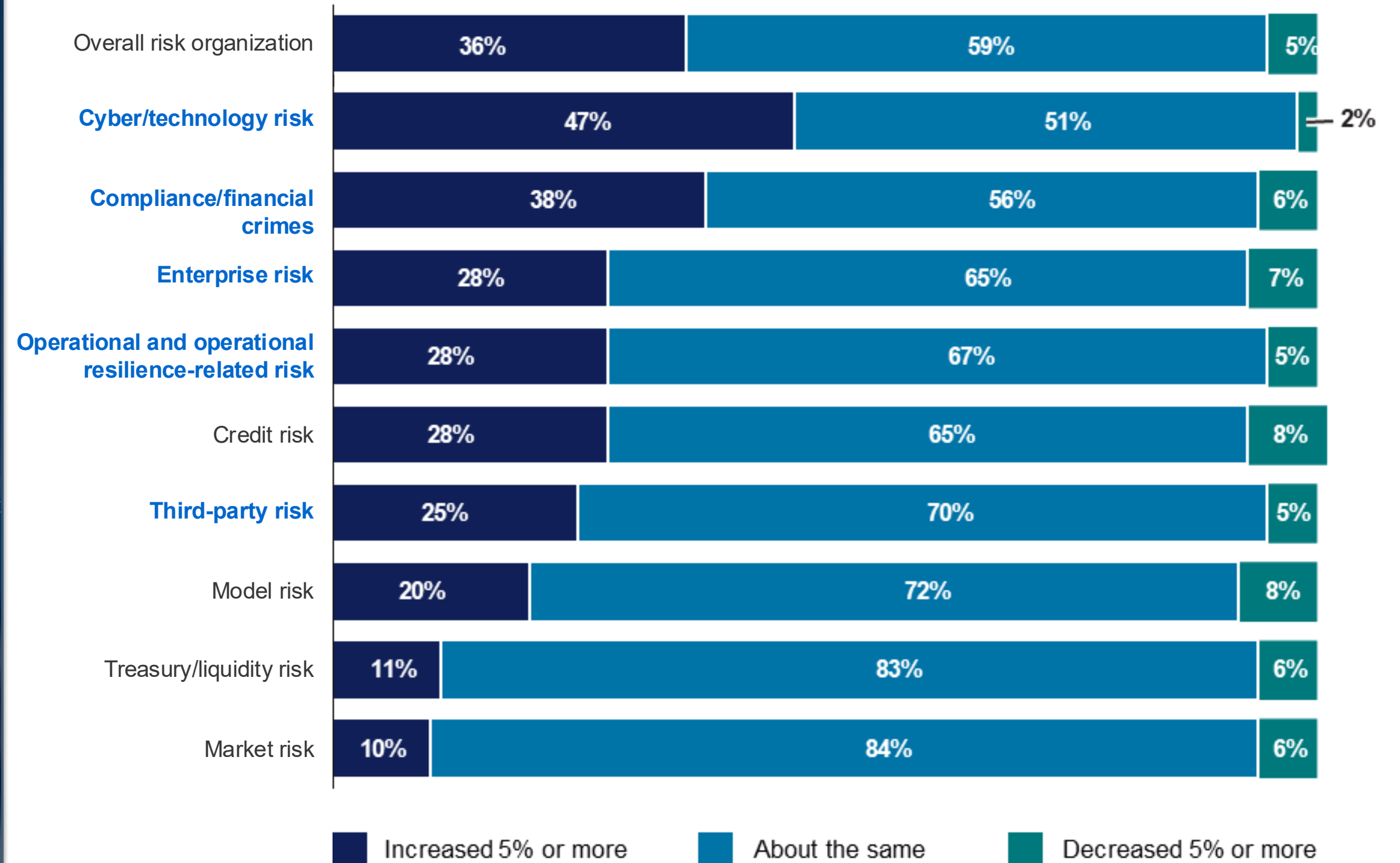


Results From

The 2026 ProSight CRO Outlook Survey:

TECHNOLOGY'S PROMISE AND PERIL

RISK FUNCTION BUDGETING



Digital Initiatives: What Are Banks Doing?

CLOUD

PAYMENTS

BANKING AS
A SERVICE/
EMBEDDED
SERVICES

STABLECOINS/
DIGITAL
ASSETS

ARTIFICIAL
INTELLIGENCE

TREASURY
MANAGEMENT

FINTECH
PARTNERSHIPS

What are the Risks?



Cyber



Fraud



Profit & Loss



Litigation



Infringement



Third Party

Insurance Market Solutions and Considerations



**Modeling /
Analytics**



**Cyber/Tech
Errors and
Omissions**



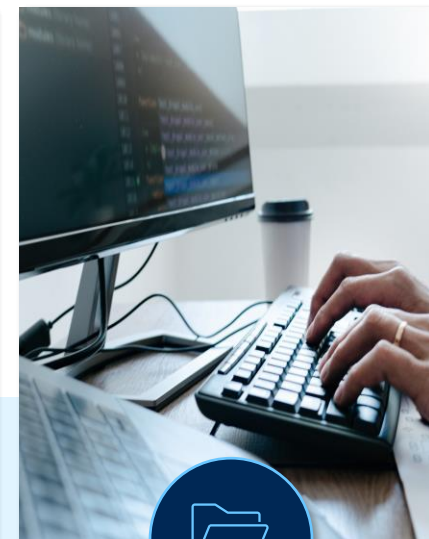
**Social
Engineering
/ Funds
Transfer
Fraud**



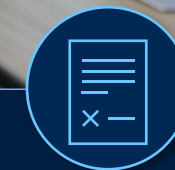
**Alignment
with Crime
and E&O**



InsurTechs



**Artificial
Intelligence
coverage**



**Intellectual
Property
Liability
insurance**



**Third-Party
Cyber Risk
Solutions**

THANK YOU!

GET IN TOUCH:



Any solicitation or invitation to discuss insurance sales or servicing is being provided at the request of Brown & Brown RS Insurance Services, LLC DBA BBRS Insurance Services, an owned subsidiary of Brown & Brown, Inc. Brown & Brown RS Insurance Services, LLC DBA BBRS Insurance Services, only provides insurance related solicitations or services to insureds or insured risks in jurisdictions where it and its individual insurance professionals are properly licensed.